

Interest Rates and Interest Charges:

Annual Percentage Rate (APR) for Purchases:	9.99% to 15.99% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Balance Transfers:	0% Introductory APR applies for the first six billing cycles after account opening. When the Introductory Period ends, the APR is 9.99% to 15.99% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Cash Advances:	21.99% . Your APR will vary with the market based on Prime Rate.*
Penalty APR and When It Applies:	24.99% . This APR may be applied to your account if you: a) make a late payment, b) make a payment that is returned unpaid, c) go over your credit limit. Your APR will vary with the market based on Prime Rate.* How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR may apply indefinitely to future transactions. If we do not receive any minimum payment within 60 days of the due date, the Penalty APR will apply to all outstanding balances and future transactions on your Account. However, if we receive six consecutive minimum payments when due, beginning with the first payment due after the increase, the Penalty APR will stop being applied to outstanding balances and future transactions, effective with the next minimum payment due.
How to Avoid Paying Interest on Purchases:	Your due date is at least 25 days after the close of each billing cycle. You will not be charged interest on purchases and balance transfers if you pay your entire balance by the due date each month. You will be charged interest on cash advances from the transaction date.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal reserve Board at http://www.federalreserve.gov/creditcard .

Fees:

Annual Fee:	None.
Transaction Fees: Balance Transfer: Cash Advance: Foreign Transaction:	3% of each balance transferred. Waived for balance transfers at time of account opening. Either \$5 or 3% of each cash advance, whichever is greater. If the merchant is outside of the U.S., the fee is: a) 1% of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) 0.8% of the U.S. dollar amount of the transaction, if made in U.S. dollars.
Penalty Fees: Late Payment: Returned Payment:	Up to \$35 . Up to \$35 .
OverLimit Fee:	None.

How Will We Calculate Your Balance:

We use a method called "Average Daily Balance (including new transactions)." An explanation will be provided in your Cardholder Agreement.

Loss of the Introductory APR for Balance Transfers:

If you make a late payment, or make a payment that is returned, we may end your Introductory APR for Balance Transfers and apply the Penalty APR.

*The Prime Rate used to determine your APR for a billing period is the U.S. Prime Rate published in the Wall Street Journal on the 1st day (or if the 1st day is not a business day, the preceding business day) of the prior month. Your APR will increase if the Prime Rate increases.

For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 6.74% to 12.74%, based on your creditworthiness; for Cash Advances is 18.74%; and for Penalty Pricing is 21.74%.